

COMMONWEALTH BUSINESS BANK

	CPP Disbursement Date 01/23/2009	Cert 57873	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$336	\$400	19.1%		
Loans	\$272	\$323	19.0%		
Construction & development	\$7	\$5	-27.9%		
Closed-end 1-4 family residential	\$1	\$1	-16.6%		
Home equity	\$2	\$6	285.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	107.8%		
Commercial & Industrial	\$90	\$96	6.4%		
Commercial real estate	\$169	\$209	23.7%		
Unused commitments	\$48	\$44	-8.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$5	-42.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$16	-20.5%		
Cash & balances due	\$31	\$55	75.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$287	\$354	23.0%		
Deposits	\$276	\$334	21.3%		
Total other borrowings	\$9	\$17	93.7%		
FHLB advances	\$9	\$9	0.0%		
Equity					
Equity capital at quarter end	\$49	\$47	-3.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	14.5%	12.1%	--		
Tier 1 risk based capital ratio	16.5%	14.0%	--		
Total risk based capital ratio	17.8%	15.3%	--		
Return on equity ¹	0.2%	-9.0%	--		
Return on assets ¹	0.0%	-1.1%	--		
Net interest margin ¹	3.3%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	2589.1%	149.0%	--		
Loss provision to net charge-offs (qtr)	206.3%	122.0%	--		
Net charge-offs to average loans and leases ¹	0.8%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	29.6%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.3%	0.8%	0.6%	0.4%	--
Commercial real estate	0.0%	2.2%	0.0%	0.6%	--
Total loans	0.1%	1.7%	0.2%	0.5%	--